a credential creation function to create a value token associating the anonymous club member with a benefit provided by the at least one affiliate of the club manager, to cryptographically sign the value token to create a credential, and to communicate the credential directly to the at least one affiliate without storing the value token by the anonymous club member, for fulfillment of the benefit.

2. The club manager of claim 1, further comprising:

a credential storage function to store information associating the club member with the value token and the benefit.

3. The club manager of claim 1, wherein the value token comprises at least one of a membership number, a random number, a billing number, personal information about the user, a user-selected password, and time-stamp information.

4. The club manager of claim 1, wherein the benefit comprises provision to the club member of at least one of a prize, a product discount, a service discount, free goods, free services, and access to content, goods, and services not available to the general public.

5. The club manager of claim 1, wherein the club manager comprises a web site.

6. An affiliate in an electronic commerce system for providing benefits to users that are members of a club controlled by a club manager comprising:

a credential verification function to receive a credential including a value token directly from the club manager, the value token associating a user with entitlement to a benefit as an anonymous club member, and to verify the authenticity of the credential; and

a benefit provision function to provide the benefit to the anonymous club member if the value token is valid.

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7. The affiliate of claim 6, further comprising a credential database to store credentials for completed transactions of provision of the benefits.

8. The affiliate of claim 6, wherein the benefit comprises provision to the club member of at least one of a prize, a product discount, a service discount, free goods, free services, and access to content, goods, and services not available to the general public.

9. The affiliate of claim 6, wherein the affiliate comprises a web site.

10. An electronic commerce system comprising:

a club manager to register a user as an anonymous club member, to create a value token associating the club member with entitlement to a benefit, and to cryptographically sign the value token to create a credential; and

at least one affiliate to receive the credential directly from the club manager, to verify the authenticity of the value token of the credential, and to provide the benefit to the anonymous club member if the value token is valid.

11. The electronic commerce system of claim 10, wherein the club manager and the at least one affiliate are web sites, the system further comprising at least one server and a network for coupling the club manager to the at least one affiliate.

12. In an electronic commerce system, a method of allowing a user to obtain a benefit from at least one affiliate because the user is a member of a club, comprising:

registering the user as an anonymous member of the club;

creating a value token associating the anonymous club member with entitlement to the benefit;

cryptographically signing the value token to create a credential; and

communicating the credential directly to the at least one affiliate without storing the value token by the anonymous club member.

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13. The method of claim 12, further comprising using the value token previously created for this club member and benefit when the benefit has been obtained by the club member.

14. The method of claim 12, wherein the value token comprises at least one of a membership number, a random number, a billing number, personal information about the user, a user-selected password, and time-stamp information.

15. The method of claim 12, wherein the benefit comprises provision to the club member of at least one of a prize, a product discount, a service discount, free goods, free services, and access to content, goods, and services not available to the general public.

16. The method of claim 12, wherein communicating the credential comprises sending the credential to at least one affiliate as a link implemented in dynamic hyper-text markup language.

17. In an electronic commerce system, a method of providing a benefit to a member of a club controlled by a club manager comprising:

directly receiving a credential signed by the club manager, the credential including a value token associating an anonymous club member with entitlement to a benefit;

verifying authenticity of the value token; and

obtaining information from the anonymous club member to complete a benefit transaction and providing the benefit to the anonymous club member when the value token is verified.

18. The method of claim 17, further comprising registering the value token as used after the benefit transaction is completed.

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19. The method of claim 17, further comprising billing the club manager for the benefit provided to the club member.

20. The method of claim 17, wherein the value token comprises at least one of a membership number, a random number, a billing number, personal information about the user, a user-selected password, and time-stamp information.

21. The method of claim 17, wherein verifying the authenticity further comprises determining that the value token has not been previously used.

24. An article comprising: a machine readable medium having a plurality of machine readable instructions, wherein when the instructions are executed by a processor, the instructions allow a user to obtain a benefit from at least one affiliate because the user is a member of a club in an electronic commerce system, by

registering the user as an anonymous member of the club;

creating a value token associating the anonymous club member with entitlement to the benefit;

cryptographically signing the value token to create a credential; and

communicating the credential directly to the at least one affiliate without storing the value token by the anonymous club member, for fulfillment of the benefit.

25. An article comprising: a machine readable medium having a plurality of machine readable instructions, wherein when the instructions are executed by a processor, the instructions coordinate provision of a benefit by an affiliate to a member of a club controlled by a club manager in an electronic commerce system by:

directly receiving a credential signed by the club manager, the credential including a value token associating anonymous club member with entitlement to a benefit;

verifying authenticity of the value token; and

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